

FINANCIAL AND COMMERCIAL.

MUNDAY, Sept. 1.—2 P. M.

The bank statement of to-day compares as follows with that of last week:

	Aug. 25.	Sept. 1.
Banking	\$100,000	\$100,000
Gold	100,000	100,000

Decrease, \$100,000. Loss, \$100,000.

The decrease of specie is about what was expected, the diminution of loans much larger than was hoped for; hence we must pronounce the statement a good one. As the banks received \$634,000 on Sunday from California, they really hold at present more than the average shown above; and if the exchange market does not change very materially the export this week will be light. It is now high time for us to be moving Northward with the South; eight exchange on New York, which is now quoted at New Orleans at par or a premium, will probably rise, so long as the specie shipping point. The contraction in loans, which has been effected without denying to the produce interest the aid which it is entitled to, will be hailed with satisfaction by the whole community. This policy should be persevered in as long as it can be pursued without injury to trade. There is no such activity in our foreign or our domestic commerce at present as requires an unprecedented bank expansion, and our banks will consult their own and the public interest best by keeping a tight rein on borrowers, and doing what in them lies to keep up the price of money to a fair standard.

The money market is reported easier in some quarters to-day, though the brokers are generally paying 7 per cent. One of the leading banks is lending on call at 6½, and some of the richest houses in the street were willing to-day to put out their funds at 6½. At the board, too, the differences paid for buyers' options were less than they have been for some days past. It begins to be understood that, though the West will require a large amount of money to move its great crop, the country is not going to be ruined by producing too much wheat and corn, and that a monetary crisis cannot well occur without borrowers and without insolvents. The discount brokers continue to complain of the scarcity of suitable paper. The merchants are doing a very light business; it has seldom happened, at this time of year, that so few notes were being made as at the present time. First class Southern and Western bills, accepted by leading houses here, with 40 or 50 days to run, go at 6½ a day. The entries at the Custom House to-day were moderate. The total receipts at the Sub-Treasury were \$267,641—of which \$107,000 from customs; payments, \$375,264; balance this evening, \$5,520,000.

The recent advance in foreign exchange appears to have put an end, for the present, to the demand. At 1104 for sterling and 5½ for francs, nobody seems to want any. If the bankers want to sell for the Saturday steamer they will have to lower their rates, or do as some houses now do, ask the top of the market, and allow ½ a day for brokerage. At one leading house 110 was firmly asked, but the bills of the house are rarely offered in the street at 110½. The market is in that condition that the bankers cannot afford to make any experiments. Our trade with Europe, which showed a balance in our favor last year, is \$26,000,000 more in our favor this season; that is to say, we have imported \$10,000,000 less and exported nearly \$15,000,000 more. Our debt to Europe must be so small that importers might, if necessary, stop remitting for a week or two without inconveniencing themselves or their friends on the other side. From present appearances the flow of specie outward is checked for a short while; though, of course, the export must continue, to some extent, till cotton comes forward freely.

As usual on Mondays, the stock market was dull to-day. At the first board, there was a fair outside demand for stocks on the first call, and prices improved; at the close of the session the market fluctuated somewhat; in the afternoon it was rather better, and closed steady. The bears seem to have singled out for especial attack Toledo and Hudson River, which have been the most popular among the speculative stocks and the most firmly held. Both concerns have passed through long periods of depression; both have had floating debts which will probably be paid off in a few weeks; both are doing a profitable and an increasing business; both are expected to resume dividends next year; the stock of both is selling at a comparatively low price. Toledo was sold down this morning to 43; in the afternoon it sold at 43, and closed 43½ bid, against 44 at the close on Saturday. Hudson River opened at 56, sold down to 55½, and closed that bid, against 55½ at the close on Saturday. Galena was likewise freely hammered, but the price did not yield as freely as it has done. The business of the day was done at 77½ a share, and the closing price was 77½ bid, against 77½ on Saturday. Rock Island declined to 77½, closing 77½ bid; Illinois Central to 63½ cash, closing at 63½ bid; Michigan guaranteed to 42, closing that bid. The traffic reports for the month of August have not yet come in, but the daily receipts of stuff at Chicago show that there is no material falling off in consequence of the new tariff. On Friday, out of 170,000 bushels grain received at Chicago, 67,000 came over the Galena. The Illinois Central sent out of Cairo between 1st January and 1st July, 1860, 1,073,400 bushels grain, against 185,300 in the whole of 1859. On Saturday the same road delivered at Chicago 630 bushels flour and 35,700 bushels grain. The reports from the other roads are of the same tenor. Erie was lower on the improved quotation from London; Central, which closed 80½ on Saturday, fluctuated all day between 78½ and 79½ bid. It appeared to be freely taken on buyer's option and for cash by outsiders. Pacific Mail and Panama are neglected, and a shade lower. The business in railway bonds is light, and prices not so firm as they were. The following were the closing prices of the day:—Virginia 6's, 80½ a bid; Missouri 6's, 81½ a bid; Canton, 19½; Cumberland Coal preferred, 16½ a bid; Pacific Mail, 76½ a bid; New York Central, 83½ a bid; Erie, 20½ a bid; Hudson River, 16½ a bid; Harlan preferred, 4½ a bid; Reading, 45½ a bid; Michigan Central, 65 a bid; Michigan Southern and Northern Indiana, 26½ a bid; Michigan Southern and Northern Indiana guaranteed, 42½ a bid; Panama, 125½ a bid; Illinois Central, 73½ a bid; Galena and Chicago, 77½ a bid; Cleveland and Toledo, 45½ a bid; Chicago and Rock Island, 79½ a bid.

The Illinois Central gained 68,443 in August. The gross earnings were \$249,015,01, a gain of \$1,317,42 last year. The total since the 1st of Jan. is \$1,672,232,93, against \$1,177,609,23—or \$444,425 04 gain in eight months. The Land Department also shows a favorable exhibit for Aug. just as compared with the previous year; both the sales and collections have nearly doubled as follows:—

Date	Collections
August, 18.	\$20,731 26
	20,841 64
	45,154 56
August, 19.	357,800 96
	19,306 42

The fourth week on the Galena is said to show a small increase; on the Burlington an increase of \$19,000.

The exchanges at the Bank Clearing House this morning were large, amounting up \$20,000,000, and the balances were \$1,124,624 53.

The treasure transported over the Panama Railroad and shipped to England by steamer Solant was as follows:—

Date	Amount
Aug. 18.	\$20,000
	10,000

On Aug. 19. \$20,000.

On Aug. 20. \$20,000.

On Aug. 21. \$20,000.

On Aug. 22. \$20,000.

On Aug. 23. \$20,000.

On Aug. 24. \$20,000.

On Aug. 25. \$20,000.

On Aug. 26. \$20,000.

On Aug. 27. \$20,000.

On Aug. 28. \$20,000.

On Aug. 29. \$20,000.

On Aug. 30. \$20,000.

On Aug. 31. \$20,000.

On Aug. 32. \$20,000.

On Aug. 33. \$20,000.

On Aug. 34. \$20,000.

On Aug. 35. \$20,000.

On Aug. 36. \$20,000.

On Aug. 37. \$20,000.

On Aug. 38. \$20,000.

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On Aug. 41. \$20,000.

On Aug. 42. \$20,000.

On Aug. 43. \$20,000.

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On Aug. 46. \$20,000.

On Aug. 47. \$20,000.

On Aug. 48. \$20,000.

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On Aug. 107. \$20,000.

On Aug. 108. \$20,000.

On Aug. 109. \$20,000.

On Aug. 110. \$20,000.

On Aug. 111. \$20,000.

On Aug. 112. \$20,000.